

June 20th, 2024

To: The City of Toledo

Re: HOME-ARP Supportive Services Funds Administrative Plan/Policies and Procedures

To whom it may concern,

Thank you for the opportunity to provide public comment on the Administrative Plan/Policies and Procedures relating to HOME-ARP Affordable Rental Housing Development Funds. On behalf of The Ability Center of Greater Toledo, we ask that the City of Toledo consider our recommendations to be incorporated into the Administrative Plan.

The Ability Center of Greater Toledo is a Center for Independent Living which serves 13 counties in NW Ohio. Our mission is to make Toledo the most disability friendly in the nation by increasing independence for people with disabilities, discovering true passions, and changing the community's perception of disability.

I. Background

Housing is a paradigmatic example of a social determinant of health, as it both influences and is influenced by various structural determinants, including social, macroeconomic, and public policies, politics, education, income, and ethnicity.¹ These factors intersect to shape the health and well-being of populations.² Recent housing trends in the United States highlight the long-term effects of unequal access to housing, creating barriers related to cost (housing affordability), conditions (housing quality and accessibility), consistency (residential stability),

¹ Mwoka, M., Biermann, O., Ettman, C. K., Abdalla, S. M., Ambuko, J., Pearson, M., Rashid, S. F., Zeinali, Z., Galea, S., Valladares, L. M., & Mberu, B. (2021b, August). *Housing as a social determinant of health: Evidence from Singapore, the UK, and Kenya: The 3-D commission*. Journal of urban health : bulletin of the New York Academy of Medicine. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC8415197/#:~:text=Housing%20is%20a%20paradigmatic%20example,and%20well%20being%20of%20populations.>

² Mwoka, M., Biermann, O., Ettman, C. K., Abdalla, S. M., Ambuko, J., Pearson, M., Rashid, S. F., Zeinali, Z., Galea, S., Valladares, L. M., & Mberu, B. (2021b, August). *Housing as a social determinant of health: Evidence from Singapore, the UK, and Kenya: The 3-D COMMISSION*. Journal of urban health : bulletin of the New York Academy of Medicine. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC8415197/#:~:text=Housing%20is%20a%20paradigmatic%20example,and%20well%20being%20of%20populations.>

and context (neighborhood opportunity).³ Americans with disabilities are particularly affected by the severe affordable housing crisis. For this growing population, finding and retaining accessible and affordable community-based housing presents even greater challenges.⁴ In Ohio, as in the rest of the nation, people with disabilities face numerous barriers that impact their ability to secure adequate, accessible, safe, affordable, and community-based housing. These systemic issues include:⁵

1. *Limited Market Supply of Accessible Housing*
2. *Affordability*
3. *Income Restrictions*
4. *Discrimination*
5. *Lack of Support Services*
6. *Complex Application Processes*
7. *Geographic Disparities*
8. *Inadequate Legal Protections*

Among these, the most significant barriers are the limited supply of accessible housing, affordability, income restrictions, discrimination, and lack of support services. These issues are often the primary reasons individuals with disabilities become homeless or are institutionalized.⁶

The HOME Investment Partnerships American Rescue Plan Program (HOME-ARP) provides funding to HOME Participating Jurisdictions (PJs) to reduce homelessness and increased housing stability across the county.⁷ The Ability Center of Greater Toledo contends that by incorporating our recommendations into the administrative plan, the City of Toledo can utilize a portion of its HOME-ARP funds to significantly improve housing access and opportunities for Toledoans with disabilities.

II. Eligible Activities

In support of the City of Toledo’s HOME-ARP Development Funds Administrative Plan, we ask that the City of Toledo ensure that a portion of the \$3.7 million dollars awarded for

³ Swope, C. B., & Hernández, D. (2019, December). *Housing as a determinant of health equity: A conceptual model*. Social science & medicine (1982). <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7146083/>

⁴ *People with disabilities living in the US face urgent barriers to housing*. Urban Institute. (2022a, October 21). <https://www.urban.org/research/publication/people-disabilities-living-us-face-urgent-barriers-housing>

⁵ *People with disabilities living in the US face urgent barriers to housing*. Urban Institute. (2022, October 21). <https://www.urban.org/research/publication/people-disabilities-living-us-face-urgent-barriers-housing>

⁶ *People with disabilities living in the U.S. face urgent ...* (n.d.-d). [https://www.urban.org/sites/default/files/2022-10/People with Disabilities Living in the US Face Urgent Barriers to Housing_0.pdf](https://www.urban.org/sites/default/files/2022-10/People%20with%20Disabilities%20Living%20in%20the%20US%20Face%20Urgent%20Barriers%20to%20Housing_0.pdf)

⁷ Home-ARP program - hud exchange. (n.d.-a). <https://www.hudexchange.info/programs/home-arp/>

affordable rental housing development be utilized to create affordable housing that is also accessible to Toledoans with disabilities.

HOME-ARP funds can be used by The City of Toledo for the following four purposes:⁸

1. Production or Preservation of Affordable Housing;
2. Tenant-Based Rental Assistance (TBRA);
3. Supportive Services;
4. And Purchase and Development of Non-Congregate Shelter.

According to the Development Plan, the City of Toledo was awarded \$3,715,193 in funding for affordable rental housing development. Creating affordable housing is only one half of the solution to the housing crisis Toledoans with disabilities are increasingly experiencing. Without housing that is accessible, people with disabilities living in the Toledo region will continue to be at serious risks of institutionalization and homelessness.

III. General Restrictions

To enhance the City of Toledo's HOME-ARP Funds Administrative Plan, we urge the City to mandate the development of accessible units in multifamily complexes at a rate exceeding the minimum standards set by Section 504 of the Rehabilitation Act of 1973.

One significant challenge faced by Ohioans with disabilities in securing affordable rental housing is the scarcity of accessible units in subsidized multifamily complexes. Section 504 of the Rehabilitation Act of 1973 mandates that subsidized multifamily complexes have 2% of their units be accessible to blind and deaf people, and 5% of units be accessible to those with mobility disabilities. However, these requirements fall short of meeting the substantial demand for accessible housing.⁹ Therefore, we urge the City of Toledo to increase the percentage of accessible units in multifamily complexes being developed with HOME-ARP Funds from 5% mobility to 8% mobility, and from 2% sensory to 5% sensory.

As the City of Toledo allocates HOME-ARP funds to eligible participants, it is crucial to prioritize accessibility in both the renovation of existing units and the construction of new ones. To effectively support the disability community, the City of Toledo should mandate that project developers use these funds to enhance unit accessibility alongside affordability. This approach will ensure that the benefits of the HOME-ARP program are inclusive and far-reaching.

⁸ "HOME-ARP Program Overview." *HUD Exchange*, U.S. Department of Housing and Urban Development, <https://www.hudexchange.info/programs/home-arp/overview/>. Accessed 20 June 2024.

⁹ "ADA Requirements for Apartment Buildings." *ADA Tile*, <https://adatile.com/ada-requirements-for-apartment-buildings/#:~:text=ADA%20Apartment%20Requirements&text=Those%20built%20later%20must%20have,units%20must%20be%20fully%20accessible>. Accessed 20 June 2024.

IV. Tenant Selection Policies

In support of the City of Toledo’s HOME-ARP Funds Administrative Plan, we ask the City of Toledo to include people with disabilities on a *fixed income* as participants who cannot be excluded from the application process.

Individuals with disabilities may be of low to moderate income, but they are more likely to be on a *fixed* income due to limitations set forth by benefits they receive. In Ohio, the average monthly benefit from Social Security Disability Insurance is \$1,422.89.¹⁰ Having a fixed income means that the amount of money received from benefits does not change, and therefore, presents unique challenges in securing housing as compared to individuals of a low income. Therefore, we ask the City of Toledo to explicitly state in the section on *Tenant Selection Policies* that individuals with disabilities on a fixed income are protected from being excluded from the application process due to their financial constraints.

V. Conclusion

In 2018 The Ohio Housing Finance Agency (OFHA) released its annual needs assessment on Homelessness in Ohio. The OFHA indicated the following:¹¹ *“Beyond affordability, accessibility may also be a challenge for older adults. As adults age, they are more likely to experience mobility issues. Ohioans with disabilities have a higher prevalence of housing problems (54.9%) than those without disabilities (44.5%).”* In 2018, a mere 6 years ago, there was substantial evidence to conclude that Ohioans with disabilities were experiencing the worst of the affordability housing crisis due to the compounded variable of requiring accessibility features. Accessibility features that are vital to living independently in the home. In 2020, the OFHA’s annual needs assessment indicated Nearly two-thirds of homes in Ohio (63%) cannot be entered by someone in a wheelchair; a higher rate of inaccessibility than the national average (56%).¹² Now in 2024, OFHA has determined as a “key priority” in their 2024-2025 annual plan draft the need to increase affordable and accessible single family and multifamily homes.

It is evident that the accessible and affordable housing crisis has reached a tipping point. With less than 5% of the housing market supply being accessible to individuals with disabilities¹³ and most shelters being inaccessible to people with mobility disabilities¹⁴, Ohioans with disabilities

¹⁰ Vandiver, W. (2024, February 29). *How much does disability pay in 2023 and 2024?*. NerdWallet. <https://www.nerdwallet.com/article/investing/social-security/how-much-does-disability-pay>

¹¹ Confronting homelessness. (n.d.-a). <https://www.ohiohome.org/news/documents/HomelessnessReport.pdf>

¹² *Vulnerable populations*. Vulnerable Populations: Housing Needs Assessment | Ohio Housing Finance Agency. (n.d.). <https://ohiohome.org/research/vulnerablepopulations.aspx>

¹³ Clow, C. (2023, July 21). *Less than 5% of American homes are accessible for the disabled, elderly*. HousingWire. <https://www.housingwire.com/articles/less-than-5-of-american-homes-are-accessible-for-the-disabled-elderly/>

¹⁴ *Homelessness among individuals with disabilities: Influential factors and Scalable Solutions*. NACCHO. (n.d.). <https://www.naccho.org/blog/articles/homelessness-among-individuals-with-disabilities-influential-factors-and-scalable-solutions>

are at risk of higher rates of institutionalization and homelessness.¹⁵ Any opportunities to increase the supply of affordable and **accessible** housing for people with disabilities will decrease the number of people who are homeless in the state of Ohio, and in particular, the Toledo region.

¹⁵ Ward, A., & Ward, A. (2022, May 24). *The right to adequate housing: Disabled individuals in the United States: Immigration and human rights law review*. Immigration and Human Rights Law Review | The Blog. <https://lawblogs.uc.edu/ihr/2022/01/21/the-right-to-adequate-housing-disabled-individuals-in-the-united-states/>